# Helmet & Leathers Insurance

## **Insurance Product Information Document**

## Company: Trinity Lane Insurance Company Limited

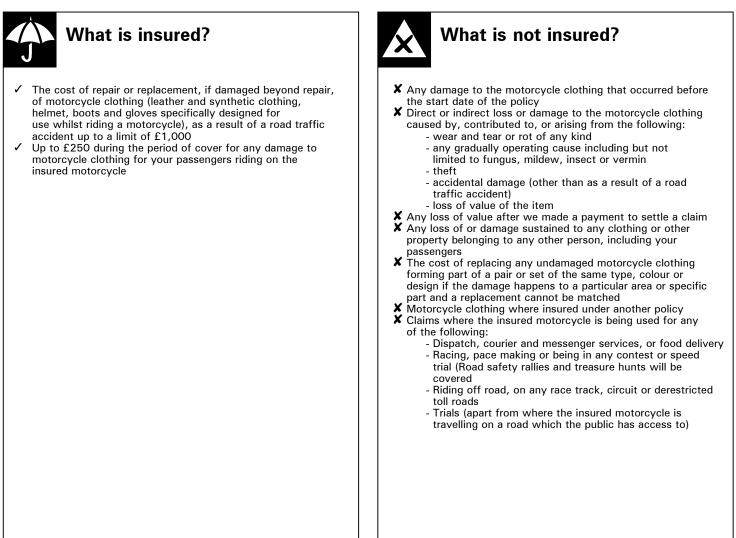
#### Product: Helmet & Leathers

Trinity Lane Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance. Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by us.

## What is this type of insurance?

This policy provides cover for the cost of repair or replacement, if damaged beyond repair, of motorcycle clothing and helmets as a result of a road traffic accident





## Are there any restrictions on cover?

! We will not pay the first £25 of any claim



## Where am I covered?

- ✓ UK, Channel Islands and Isle of Man
- $\checkmark$  Europe if cover on the motorcycle insurance policy has been extended



#### What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later
- You must provide complete and accurate answers to any questions asked
- You must pay the premium on time
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to



#### When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact the broker that sold you the policy for full details.



#### When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.



#### How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact the broker that sold you the policy.